

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT OF NEW JERSEY**  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**Marie-Ann Greenberg MAG-1284**  
**Marie-Ann Greenberg, Standing Trustee**  
**30 TWO BRIDGES ROAD**  
**SUITE 330**  
**FAIRFIELD, NJ 07004-1550**  
**973-227-2840**  
**Chapter 13 Standing Trustee**

**Case No.: 19-25800**

IN RE:

**Adv. No.:**

LORNA J. ROBERTS

**Hearing Date:**

**Judge: VFP**

**CERTIFICATION OF SERVICE**

1. I, Keith Guarneri, am a paralegal for Marie-Ann Greenberg, Chapter 13 Standing Trustee in the above captioned matter.
2. On, 02/14/2024, I sent a copy of the following pleadings and/or documents to the parties listed below:

**Certification of Default**

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Debtor:

LORNA J. ROBERTS

104 NORTH 2ND STREET

PATERSON, NJ 07522

Mode of Service: Regular Mail

Attorney for Debtor(s):

MICHAEL G. BOYD

CHESTNUT HILL PROFESSIONAL CENTER

157 ENGLE STREET

ENGLEWOOD, NJ 07631

Mode of Service: Notice of Electronic Filing (NEF)

Dated: February 14, 2024

By: /S/ Keith Guarneri

Keith Guarneri